

FIG. 1
(Prior Art)

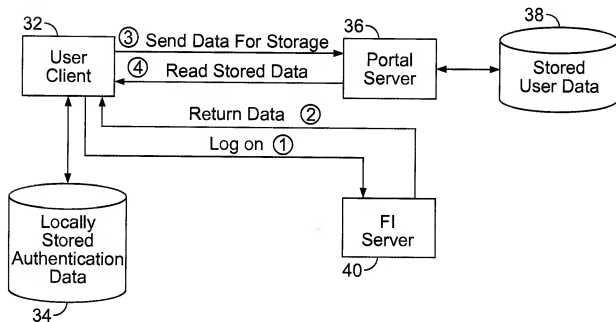
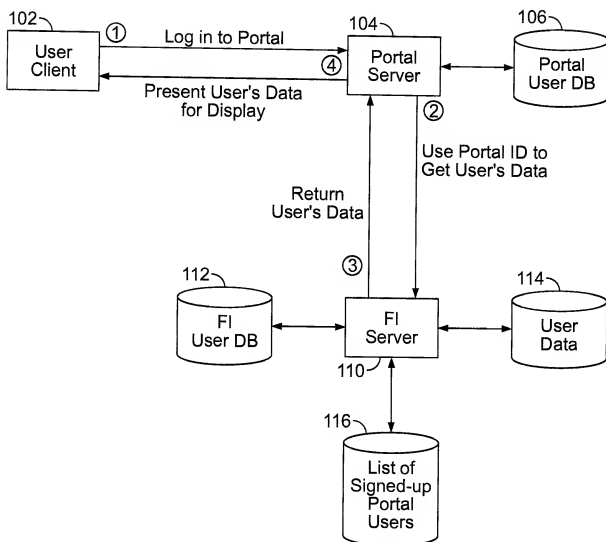
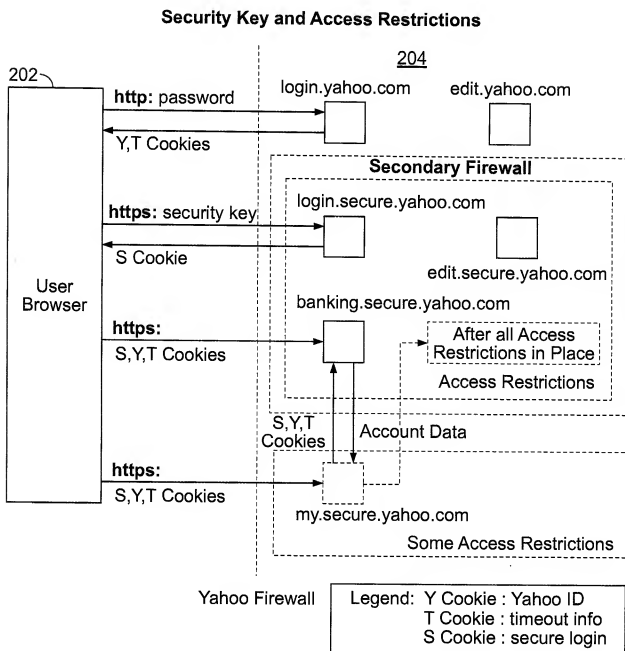


FIG. 2
(Prior Art)

**FIG. 3**

**FIG. 4**

Data Flow

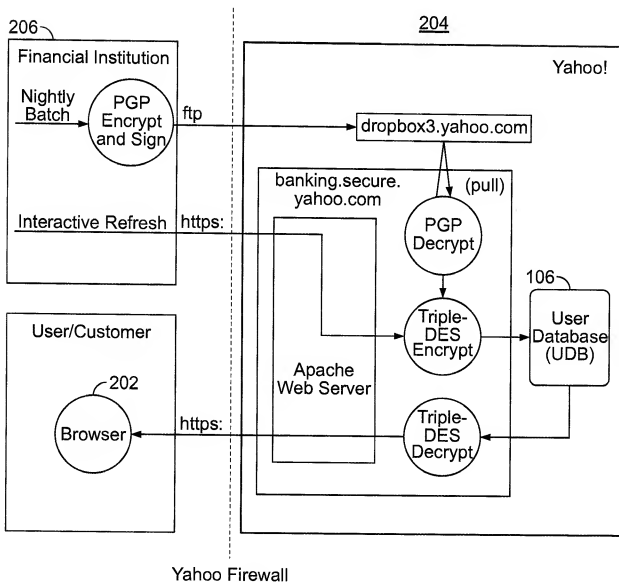
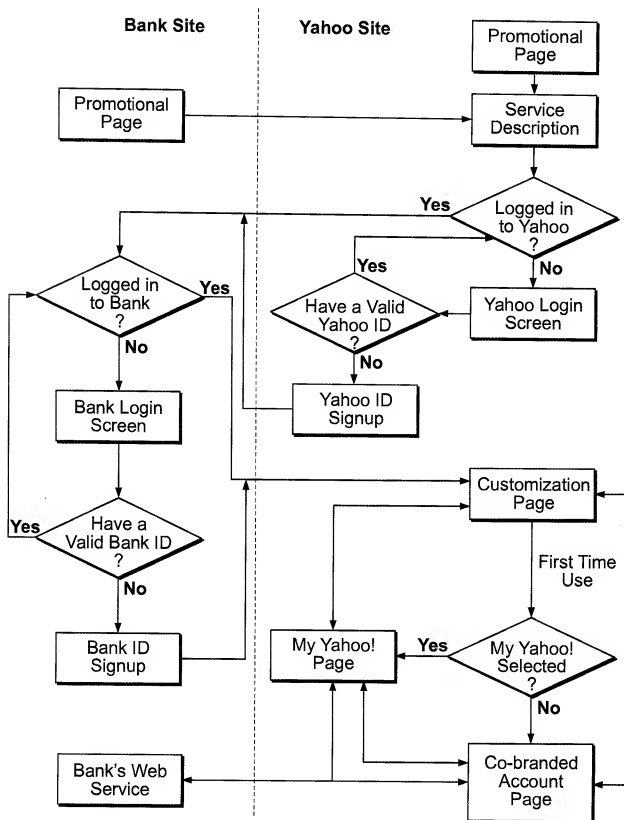


FIG. 5

Bank / Yahoo User Experience Flow**FIG. 6**